

The Importance Strategy of Life Accident Insurance in a Higher the Risk Accident

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Abstract

Currently, the number of vehicles in life is very large. The large number of these vehicles resulted in a higher accident rate. The high rate of accidents cannot be controlled by humans. Humans in their lives have risks that will happen to them. An example is the risk of accidents. The risk of accidents is not possible intentionally by humans. Humans certainly always hope that in their lives there are no accidents. Accident insurance is a type of insurance that is used to cover the risk of an accident. The purpose of this study is to see how accident insurance works. The method used in writing this article is the literature study method. The results of writing this article show that accident insurance is important. Accident insurance provides several benefits such as reduced costs, future insurance, and family protection. Accident insurance also does not violate religious rules and is indeed allowed to be done.

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INTRODUCTION

Currently, the world has entered the era of globalization. Globalization is a period in which a country enters into a world environment. Globalization has a tremendous impact on the life of a country. Globalization cannot be avoided by a country or in other words a country cannot deny the existence of a globalization. A country can only accept globalization, go with the flow, and become a country that is not left behind by other countries.

Likewise with Indonesia. Indonesia is a country that is affected by globalization so quickly. The existence of globalization in Indonesia can be seen from the increasing number of Information and Communication Technologies. The current technology in Indonesia is very widespread and exists in human life. Human life cannot be separated by technology. Humans and technology cannot be separated and always side by side. Humans will feel that they have lost valuable things if they do not have technology.

One of the technologies that is already rife in Indonesia is motorized vehicles. These motorized vehicles can be in the form of cars, motorbikes, and others. This motorized vehicle can help human life, one of which is when humans want to travel. Humans can travel quickly because there are motorized vehicles that deliver. Likewise, motorized vehicles can help community activities both for work. With the existence of motorized vehicles, humans feel helped and now there are fewer people who walk to go somewhere.

In this life, humans are never silent. Humans will certainly do many things. Many things are done by humans in their lives as well as interacting with others. Interaction with others is intended as the fulfillment of humans as social beings. As social beings, humans must interact with other people. So, that interaction is always done by humans in everyday life.

In addition to carrying out daily life, humans of course also carry out other activities. Not only interact but humans also do various jobs. Work and activities carried out by humans are all forms of human adaptation to the environment in order to survive well. Humans have to do many things to maintain their lives so that they are alive

and able to face the world.

For example, humans do work to earn income. This income is used by humans to carry out their lives. The income is used to buy food, buy food, buy clothing, and others. That is the way humans live in this world, namely by doing many things in order to survive in the world.

One of the activities that cannot be separated from human life is traveling. This human journey can be a near trip or a long trip. Travel activities will always be done by humans. For example, when a human works in a company X. He has to come from home to company X where he works. The activity of the arrival of humans to the workplace is a journey. Humans are impossible if suddenly arrived at a place without a journey. Another incident that can be exemplified is when humans want to buy an item in a shop. Man had to come from home to get to the shop by journey. Similarly, when humans will return from the place of purchase to the house. Then they too will go on a journey.

Travel is something very important in human life. The human journey has now been greatly facilitated by the existence of technology. In the past, humans had to travel long distances on foot or with the help of animals to get to a place. However, now humans can travel with ease. Humans can travel in a short time and with guaranteed comfort. Humans don't have to wait long to come somewhere. Likewise, humans do not need to make strenuous journeys.

The ease of travel made by the community occurs due to increasingly sophisticated technology. Technology that is driven by a robot created by humans. In carrying out all its activities, humans have risks that will occur in the future. These risks can occur in human life at any time without being planned. This risk is beyond human control. Humans do not know when the risk comes to him. Likewise, humans have no idea what will happen in the risk.

One of the highest risks that occurs is the risk of accidents when humans travel. In traveling, humans can have accidents. For example, when traveling, in the middle of the trip there is another car or motorbike that crashes. This can be called an accident. Accident itself is a process that is not

in the human plan. It is impossible for humans to plan an accident. What humans hope for is something that will definitely go well and he will stay healthy. However, it was unavoidable for humans to do so. When the line of destiny has said humans will have an accident, like it or not, humans must accept the risk of the accident.

Seeing the many risks that occur in human life, humans need to make plans to overcome the risks that may occur. This planning does not mean that humans expect the risk to happen to them. However, this planning is a form of human effort so that life in the future will continue to run well even though various risks come.

Insurance is one of the steps that humans can take to overcome the risks that may occur in humans. This insurance deals with future events that are not certain to occur. Insurance can be defined as an activity carried out by humans where humans pay to a company and the results of these payments can be claimed when the risk occurs to humans. In simple terms, insurance is a transfer of risk that occurs to humans against an insurance company. With this insurance, humans seem to have savings that can be used when humans experience risk.

Accident insurance is a form of human preparation in dealing with the risk of an accident that might occur. When traveling, humans do not know what will happen to them on the way. as a form of human preparation against the risk of accidents that may occur is incorporated in accident insurance. This accident insurance covers losses or defects caused by accidents.

Currently, human awareness to participate in insurance is getting higher. There are more and more insurance companies in Indonesia. The competition for insurance companies in Indonesia is getting tougher. This raises a new problem where ordinary people who want to follow their insurance will easily fall into illegal insurances. This will certainly endanger the public in their interest in insurance. Therefore, it is necessary for the public to know in general how the performance of insurance, especially accident insurance, so that when people want to take insurance, people know how real accident insurance is and people are not trapped in fraud.

Therefore, in this article, we will discuss in depth how the performance of accident insurance. The purpose of writing this article is to provide knowledge to the public in general about accident insurance so that public interest in accident insurance is higher. In addition, to minimize fraud in the name of insurance in people's lives. It is hoped that this article can be useful for readers and ordinary people who feel helped by the existence of reading sources that provide important information about accident insurance in Indonesia.

THEORETICAL FRAMEWORK

Motor Vehicle

Day by day, the world is entering its global era. This global era has resulted in a country experiencing rapid development. The rapid development in the world, one of which occurs in motor vehicle technology. Motorized vehicles become something magical in the midst of human life. Motorized vehicles can be used by humans easily. Likewise, motorized vehicles can deliver humans very quickly. This is in stark contrast to past lives where a vehicle was very difficult to find.

Now, human life is increasing. Humans do not just live by staying at home or just doing activities around the house. Activities carried out by humans have been increasing. Humans do a lot of activities related to the outside world and many are far from where they live.

The number of human activities resulted in the time used by humans will be increasingly limited. Humans have to mobilize so quickly in the midst of the work to be done. Motorized vehicles come with a solution to the problems faced by humans, namely by providing convenience and speed in achieving a goal.

The definition of motorized vehicle itself has been stated in Law No. 22 of 2009 which states that a motorized vehicle is any vehicle that is driven by an engine. The vehicles used by the community are indeed controlled by humans. However, the first source of motion of a motor vehicle is the engine. The arrangement of machines in a motorized vehicle that makes the vehicle go fast.

The use of motorized vehicles in Indonesia is well regulated. Motor vehicle traffic also has

good rules in other words humans cannot use motorized vehicles arbitrarily. For example when using a two-wheeled vehicle on the highway. So the driver must use a helmet for safety and bring driving documents such as a driver's license and vehicle registration. Likewise, when carrying a four-wheeled vehicle, you must also use a seat belt and a driving license.

The rules in motorized vehicles do not only apply to vehicles that run on land. These rules also apply to airborne vehicles such as airplanes. Aircraft security and safety has its own rules that must be obeyed so that the aircraft travels safely to its destination. Motorized vehicles have several benefits for human life, including:

1. Speeding up human journey

The existence of motorized vehicles can speed up human travel time. Humans can travel less than one day and how many times on different islands.

2. Human work feels easier

In doing work, humans do not need to walk again if they have to cover a distance. With this motorized vehicle, human activities at work will be easier and more efficient.

3. Efficiency of time used by humans

The time used for one trip is very short. Therefore, by using a motorized vehicle, the time spent traveling will be less and can be used to do other work.

However, motorized vehicles also cause several negative impacts on the environment, namely:

1. Adding pollution to the air

The increasing number of motorized vehicles can cause pollution in the air to increase and is not healthy for health

2. The more congested the streets

Motorized vehicles that pass through the streets will be increasingly congested so that traffic jams often arise. This congestion is what then has an impact on other things that are not desired.

3. Increased risk of accidents

Motor vehicle users are not always smooth on the road. There are times when motorcycle users are in obstacles or difficult journeys so that the risk of accidents that

occur is higher.

Insurance

Human life is a dynamic life where humans are always moving or doing other activities. This life is done by humans in order to make a better life and adapt well to the environment. There are many activities that humans do in everyday life, both activities that are only inside the house or activities outside the home. These activities carried out by humans have the potential for risks that will occur in the future.

As social beings who carry out many activities, humans need to plan and prepare for the risks that may occur. This plan is a long term thought. Although this risk does not necessarily occur in human life, it is necessary to plan how to deal with these risks. One form of human planning is through insurance.

Insurance is very important for life in the future. Insurance is a form of risk transfer from one party to another with the intended party being an insurance company. In this case there are two parties involved in insurance, namely the insured and the insurer. The insured party is the party who later when a risk occurs will receive costs from the insurer. The insurer is the party who provides the dependents when a risk occurs.

However, in a simple way, insurance can be defined by diverting a risk. People can be said to save money which can later be used to bear the costs of the risks that occur. In this insurance, two interrelated parties associate themselves with an agreement. This agreement is a guideline between the two parties.

Insurance is related with something uncertain. Therefore, trust in insurance becomes something very important. Insurance is regulated in Law Number 40 of 2014 concerning insurance. This law regulates how the implementation of health insurance. In insurance cannot be separated from the elements that are always there, namely:

1. Insured party

The insured party is the party who pays a sum of money to the insurer who later if the risk occurs to him, then the insured party can ask the insurer to pay compensation.

2. Insurer

The insurer is the party who guarantees money or compensation when a risk occurs to the insured.

3. Premium

Premium is the amount of money that must be paid by the insured to the insurer. This premium can later be claimed by the insured when there is a risk that occurs to him.

4. Policy

The policy is an agreement between the insured and the insurer. Considering that insurance is related to something that has not happened yet, there needs to be an agreement between the insured and the insurer so that in the end there is no fraud.

5. There is an incident

This incident is important. The incident becomes a benchmark whether the insurance money can be claimed or not. This incident does not necessarily happen and will not necessarily exist in life (Sunarmi, 2020).

In the implementation of insurance, of course insurance has principles that are held. This principle becomes the guide or reference for the operation of insurance. Here are the principles in insurance (Santri, 2017):

1. There is an insured interest

Insurance is a form of compensation for an event that occurs. Therefore, there must be an interest that will be borne by the insurance company.

2. There is the best faith

Good faith is everything that starts with good intentions. Insurance related to uncertain events, there must be good faith from both parties, namely the existence of trust and honesty between the two. The insured party must believe that the insurance company will not lie as well as the insurer who must give that trust properly. This principle is also related to the honesty of both parties in carrying out insurance.

3. There is compensation

In connection with a risk or event that may cause a loss, the insurer must pay compensation for events that have occurred to the insurer.

4. There is a contribution

Even though in an incident the insurer is not involved in the process of occurrence of the incident, the insurance party is obliged to contribute to the compensation if the incident occurred in accordance with the agreement at the beginning.

5. There is subrogation

When an incident occurs involving a third party, namely a party other than the insured and the insurer, the insured party can also request compensation from a third party.

6. There is a clear cause and effect

In this case, the insurance company investigates why this incident occurred. Therefore, the reported incidents must be clear events because the insurance will also check the activities that occur.

Insurance companies have several objectives in running their business, namely to:

1. Social goals

The social purpose of insurance companies is to look at events and feel sorry for a victim

2. Economic goals

Just like companies in general which of course need an economic aspect in it (Fauzi, 2019).

Accident

Accidents are things that are avoided and never expected by humans. People who travel and pass through traffic will definitely be careful and keep themselves from getting into accidents. However, that caution does not necessarily last forever. There are times when humans are not aware that they will have an accident. Accidents are not everything that is planned because in this world it is impossible for humans to crash themselves. Accidents experienced by humans are not only accidents in traffic but can also be other accidents.

Accident can be defined as a collision in which a motorized vehicle collides or hits objects or other people or humans causing damage or the death of a soul. There are two factors that cause accidents in traffic, namely the driver's factor and the factor of the motorized vehicle itself.

Factors from drivers that usually cause accidents are conditions sleepy driver. This is the driver's negligence not to drive when sleepy. However, there are still many people who are desperate to drive even though it can endanger safety. In addition, drivers also sometimes play with their cellphones while driving. This becomes a dangerous thing because the driver's focus is divided into two, namely between cellphones and driving.

Furthermore, factors from motorized vehicles can also cause accidents. For example, when it turns out that a car tire is in a bad condition, it can lead to an accident. In addition, the condition of the engine of a motorized vehicle cannot be monitored continuously. Therefore, health factors from motorized vehicles can cause accidents.

METHOD

The method that the author uses in writing this article is a descriptive qualitative method in which the author conducts an analysis by comparing the data with pre-existing data. In preparing this article, the steps taken by the author are as follows:

1. Determine the theme to be raised in the article

Determining the theme is very important. After knowing the theme, the author can more easily start writing and find journals that match the material.

2. Collecting data through previous journals

The data collected in the writing of this article are the facts contained in previous journals. Data collection was done by means of a literature study where in this literature study the authors looked for facts by looking at previous journals, books, and other reliable sources.

3. Perform analysis

The analysis carried out by the author in this stage is an analysis of the facts that have been found. This fact is then analyzed with qualitative descriptive. The facts are also supported by data or theories that are relevant to the discussion.

4. Article compilation

After the data has been obtained and the analysis has been carried out properly, the next step is to write articles. The writing of this article is carried out according to what is obtained, not exaggerating or deducting.

RESULTS AND DISCUSSION

Currently, the number of people who own a motorized vehicle is very large. Not counted by hand anymore like before. Currently, people are increasingly proficient in using motorbikes. There are more and more types of motorized vehicles around the community, from simple types to complex types. The increasing number of motorized vehicles is indeed proof that people are increasingly literate with existing technology.

However, the increasing number of motorized vehicles is also proportional to the increasing number of traffic accidents (Susilowati, 2011). This is in line with the existence of motorized vehicles, more people will be on the road. The number of vehicles on the road is increasing, the congestion is increasing, and the causes of traffic accidents are increasing.

Nowadays, people can no longer be separated from motorized vehicles. Almost all people use motorized vehicles to travel and do things. Likewise, people will feel empty and difficult when there is no motorized vehicle. This can be seen from everyday events. It's rare to see humans walking to a place. Most have used motorized vehicles, be it public transportation or private vehicles. In addition, it can also be seen that Indonesia's current development is mostly carried out on traffic facilities and infrastructure, such as the construction of toll roads which make it easier for vehicular traffic.

Regarding accidents, accidents that occur in Indonesia with the presence of motorized vehicles are proven to be increasing. Data from the KNKT shows that the number of accidents in Indonesia in the period 2007-2016 there were 64 accidents according to accident indicators. 70% of these accidents are on the island of Java. The existence of these data shows that accidents will probably occur in every human journey.

Given the increasing risk of accidents in the midst of people's lives, the community needs to make plans to control these risks. Accident risk is a risk that must be faced by the community because basically people travel by motorized vehicles and it cannot be denied that an accident will occur. People can do something called saving for unexpected purposes, one of which is for the risk of accidents that do not know when the risk occurs.

The community process can sometimes be taken for other events so that when the risk of an accident hits the community, the money that should be used by the community for the risk of an accident is no longer there. This will create new problems for the community because at the time of urgency, there is no money that should be used.

However, now there is an alternative that can be done by the community, namely by taking insurance. As previously explained, insurance is the process of transferring risk from the insured to the insurer so that later when a risk occurs, the insured party can request a claim to the insured party to pay for the risk.

There are many insurance companies in Indonesia today. Starting from Prudential, Allianz, and others. These companies provide insurance services in Indonesia and are becoming a trusted insurance company. In addition to large insurance companies, there are many pioneering companies that are also working in the insurance sector.

The implementation of accident insurance is the same as other insurances. The implementation is in accordance with the principles of insurance and of course there must be complete insurance elements in the implementation of insurance. Accident insurance provides coverage for death, disability, hospital and treatment costs if an accident occurs suddenly.

So it can be said that in this accident insurance, the insured has previously paid the premium to the insurer which is used for accident insurance. The insurer and the insured have also been linked to the policy, namely a binding agreement between the two so that it can be used as strong evidence in insurance claims. Furthermore, when the insured party has an accident, the insured party can submit a claim to the insurer so that the risks or costs used during the accident are covered by insurance. The costs borne must still be in accordance with what is borne by the insurance on the policy that has been made previously.

Insurance is different from investment. Money or premiums paid in insurance will not grow or decrease as in investments. Insurance is also not a gamble because it deals with something that hasn't happened yet and is like chancy. This insurance is in the form of savings that is prepared by the community if there is an unexpected event, one of which is a personal accident.

Insurance in Islam is not prohibited. Insurance is not an action that precedes God's destiny, namely wanting or being ready for an accident, but insurance is a form of introspection to the risks that occur. Insurance is also a form of self-awareness that humans do to themselves and their affection for themselves.

Personal accident insurance is not only useful as a form of precaution or cost savings that can later be used. However, this insurance also plays an important role because it can play the following roles (Maulana, 2021):

1. Reduce medical costs

When an accident occurs, we do not know how serious the accident was and how much it would cost to pay for treatment. With this insurance, it can help ease the burden of medical expenses because several types of injuries and treatments can be claimed with insurance.

2. Guarantee against old age

We ourselves do not know when accidents happen to us. As humans we naturally hope that accidents don't happen to us. However, we as humans cannot guarantee that because no one knows about

destiny. Therefore, what we can do is provide guarantees in old age or in the future with savings that can later be processed directly. With this insurance, the costs used in the treatment process will be guaranteed and covered by the insurance so that there is already a guarantee that is used if one day in old age you will face an accident.

3. Protection for the insured's family

In the event of an accident, when an accident occurs and causes death, the premium will be given or disbursed to the surviving family of the insured. Therefore, it can be a protection for the insured for the results of the insurance.

This accident insurance has become very important for humans because, as previously said, we ourselves as Humans can only plan with what is in life but we cannot determine what destiny will suddenly happen in life. As a form of human preparation for life in the future, accident insurance is very important (Ambarai, 2019).

CONCLUSION

Based on the explanations that have been presented in the results and discussion, a conclusion can be drawn that the number of motorized vehicles is currently very large, people's lives cannot be separated from the existence of vehicles. Humans will prefer to use motorized vehicles when compared to walking.

The number of motorized vehicles that exist increasingly causes the rate of accidents to occur is getting higher. The high rate of accidents cannot be denied by society. Likewise with destiny or the risk of accidents that will be faced by humans. Humans cannot see when these risks will occur to him. What humans can do is prepare everything that can be used as a guarantee for the risks that may occur to humans.

Insurance is a form of transfer of risk from the insured to the insurer. Accident insurance is an important form of insurance for society. This insurance provides a guarantee if in his life humans will experience the risks of accidents. Accident insurance can provide several benefits, namely:

1. Relieve medical expenses
2. Provide guarantees in old age
3. Provide protection to the insured

This insurance practice is not prohibited by religion. Insurance is not a form of gambling or a form of prior to God's will. Insurance is a form of savings prepared by humans that is used to deal with risks that are likely to occur.

The suggestions given by the author in this article are:

1. The provision of information to the public regarding insurance is increasingly being improved.
2. The public needs to be introduced to the correct way of insurance.
3. Society needs to be clarified that insurance is not a bad thing and is prohibited.

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